

September 28,2010

To: Honorable Robert E. Gerber, United States Bankruptcy Judge
Room 621
United States Bankruptcy Court for the
Southern District of New York
One Bowling Green, New York, New York, 10004

Re: Motors Liquidation Company, et al., f/k/a General Motors Corp., et al. Chapter 11 Case No 09-50026 (reg)

Honorable Judge,

My name is Frank Celsnak. I retired from General Motors in 1992 as an engineer . I worked for the company for 31 years. When I hired in I knew it was almost impossible to get rich working for GM, but I also knew that myself and my family could have a reasonably good life if I worked hard and the company remained successful.

That being said , we relied on the company and structured our lives knowing income would be modest . GM provided a lot of benefits in the health care area that compensated for the modest salary. Now GM has dropped all its stated long term benefits (which were incentives to stay with GM) and by eliminating any legacy the “new” GM has again become a viable company. This is well and good for the company but it destroys those of us who relied on certain compensations . I understand that health care benefits are gone. GM did add \$300. or so per month to each retiree’s pension to neutralize the effect (for the short term, at least).

However, life insurance is another matter. GM promised a retiree would receive a life policy based on salary and longevity . In my case the insurance amounted to \$65,000. GM has unilaterally changed this to \$10,000. My request is that the \$65,000 be reinstated for several reasons, 1: the cost for the policy should not be prohibitive for the new GM to sustain, and 2: I have relied on this policy to provide my wife who is 6 years younger than I , a reasonable amount of insurance for her future needs (I am assuming I will pass first) and 3: By the time GM decided to reduce my insurance, it became almost impossible for me to have another reasonable option because of the prostate cancer treatment that is on my record.

I understand this is not a “legalize” type of document, but it describes my perspective. The objection by Motors Liquidation Company is that the “new” GM is still responsible for this insurance. I am not knowledgeable as to who is responsible. All I know is that the insurance clause when I retired did not contain a statement such as “ this insurance can be reduced 85% at the discretion of the company”. I retired in 1992 prior to all the dates itemized in paragraph 13 of the brief that attempts to show that the Corporation “reserves the right to suspend or terminate any program”.

Sincerely, Frank Celsnak

,Cc: Weil . Debtors ,GM, Cadwalader, US Treasury, Price, Kramer ,US Trustee, US Atty. ,Caplin, Stutzman,